

## Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

S Marie Collier Stasyk

Debtor

Case No. 21-10644-amc

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Mar 29, 2021

Form ID: 309I

Total Noticed: 44

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ S Marie Collier Stasyk, 1032 South Street, Pottstown, PA 19464-5864
14590560	+ Admin Recovery LLC, 6225 Sheridan Drive, Suite 118, Buffalo, NY 14221-4800
14592619	+ Ally Bank, P.O. Box 733203, Dallas, TX 753737526
14590561	+ Ally Bank, P.O. Box 9014, Coppell, TX 75019-9014
14590562	+ Ambler Savings Bank, PO Box 263, Fairview Village, PA 19409-0263
14590563	+ Asset Recovery Solutions, LLC, 2200 E Devon Avenue, Suite 200, Des Plaines, IL 60018-4501
14590565	+ Best Buy, PO Box 9312, Minneapolis, MN 55440-9312
14590569	+ Comenity Bank, 650 Dundee Road, Northbrook, IL 60062-2747
14590570	+ Crown Asset Management, C/O Ian Winograd, Esq., 7 Entin Road, Parsippany, NJ 07054-5020
14590572	+ D&A Services, LLC, 1400 E. Touhy Ave, Suite G2, Des Plaines, IL 60018-3338
14590573	+ Debsy, Inc., 130 West 25th Street 6C, New York, NY 10001-7406
14590574	+ Fedloan, Pob 60610, Harrisburg, PA 17106-0610
14590576	+ Genesis FS Card Services, PO Box 23039, Columbus, GA 31902-3039
14590578	+ Mariner Finance, PO Box 44490, Nottingham, MD 21236-6490
14590577	+ Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
14590579	+ Midland Credit Management, 320 East Big Beaver, Troy, MI 48083-1238
14590580	+ Midland Credit Management, PO Box 301030, Los Angeles, CA 90030-1030
14590587	+ Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
14590588	#+ Raymour & Flanigan, PO Box 731, Mahwah, NJ 07430-0731
14590590	Scott & Associates, P.C., 6 Casey Court, Suite 203, Mechanicsburg, PA 17055
14590591	+ Select Portfolio Servicing, Inc., 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284
14590593	+ Syncb/walmart, Po Box 31293, Salt Lake City, UT 84131-0293
14590595	+ Td Bank N.a., Td Bank Usbc, Greenville, SC 29607
14590597	+ Welcare Medspa, 1108 Bethlehem Pike, Ambler, PA 19002-1423

TOTAL: 24

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: CourtNotices@rqplaw.com	Mar 30 2021 04:40:00	JOSEPH L QUINN, Ross, Quinn & Ploppert, P.C., 192 S. Hanover Street, Suite 101, Pottstown, PA 19464
tr	+ Email/Text: bncnotice@ph13trustee.com	Mar 30 2021 04:42:00	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	Email/Text: megan.harper@phila.gov	Mar 30 2021 04:41:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 30 2021 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 30 2021 04:41:00	Pennsylvania Department of Revenue, Bankruptcy

District/off: 0313-2

User: admin

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smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 30 2021 04:41:00	Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Mar 30 2021 04:41:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14590564	EDI: TSYS2.COM	Mar 30 2021 03:38:00	Barclays Bank Delaware, Card Services, PO Box 8801, Wilmington, DE 19899-8801
14590566	+ EDI: CAPITALONE.COM	Mar 30 2021 03:38:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14590567	+ EDI: PHINGENESIS	Mar 30 2021 03:38:00	Cb Indigo, Po Box 4499, Beaverton, OR 97076-4499
14590568	+ Email/Text: mediamanagers@clientservices.com	Mar 30 2021 04:40:00	Client Services, Inc., 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
14590571	+ Email/Text: kthompson@crownasset.com	Mar 30 2021 04:41:00	Crown Asset Management, LLC, 3100 Breckinridge Blvd, Suite 725, Duluth, GA 30096-7605
14590575	EDI: FSAE.COM	Mar 30 2021 03:38:00	FirstSource Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628
14590581	+ Email/Text: bnc@nordstrom.com	Mar 30 2021 04:41:38	Nordstrom/td, 13531 E. Caley Ave, Englewood, CO 80111-6505
14590584	EDI: PRA.COM	Mar 30 2021 03:38:00	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
14590582	EDI: RMSC.COM	Mar 30 2021 03:38:00	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
14590583	+ EDI: PRA.COM	Mar 30 2021 03:38:00	Portfolio, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
14590589	Email/Text: bk@rgsfinancial.com	Mar 30 2021 04:40:00	RGS Financial, Inc., PO Box 852039, Richardson, TX 75085-2039
14590592	+ EDI: RMSC.COM	Mar 30 2021 03:38:00	Synch/hsn, Po Box 965017, Orlando, FL 32896-5017
14590594	+ EDI: WTRRNBNK.COM	Mar 30 2021 03:38:00	Target/td, Po Box 673, Minneapolis, MN 55440-0673
14590596	+ Email/Text: bankruptcygroup@archmi.com	Mar 30 2021 04:41:00	United Guaranty Residential Insurance Co, 230 North Elm Street, Greensboro, NC 27401-2438

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
14590586	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 12903, Norfolk, VA 23541
14590585	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2021 at the address(es) listed below:

Name	Email Address
JOSEPH L QUINN	on behalf of Debtor S Marie Collier Stasyk CourtNotices@rqplaw.com
REBECCA ANN SOLARZ	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-1 bkgroup@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 5

Information to identify the case:

**S Marie Collier Stasyk**

Debtor 1: \_\_\_\_\_  
 First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
 Debtor 2:  
 (Spouse, if filing) \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
 United States Bankruptcy Court: Eastern District of Pennsylvania  
 Case number: **21-10644-amc**

Social Security number or ITIN: xxx-xx-7366  
 EIN: \_\_\_\_\_

Social Security number or ITIN: \_\_\_\_\_  
 EIN: \_\_\_\_\_

Date case filed for chapter: **13** **3/16/21**

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	S Marie Collier Stasyk	
<b>2. All other names used in the last 8 years</b>	aka Marie Stasyk, fka Marie Collier	
<b>3. Address</b>	1032 South Street Pottstown, PA 19464	
<b>4. Debtor's attorney</b> Name and address	JOSEPH L QUINN Ross, Quinn & Ploppert, P.C. 192 S. Hanover Street, Suite 101 Pottstown, PA 19464	Contact phone (610) 323-5300  Email: CourtNotices@rqplaw.com
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377  Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 3/29/21

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 12, 2021 at 09:30 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 7/12/21 <b>Filing deadline:</b> 5/25/21 <b>Filing deadline:</b> 9/13/21
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	